

DISABILITY PROGRAM

The State's Disability Program can help replace a portion of your income if you are ever unable to work due to disability.

Disability benefits are provided only to eligible Class B and C employees. (See chart on page 24 for [Class definitions](#).) If you are eligible, your coverage begins when your Basic Life coverage becomes effective, no special enrollment is required. The cost of the coverage is provided by the State as a portion of your Basic Life policy. For details about these plans, see the plan contract online at: adm.idaho.gov/insurance/contracts.htm.

HOW THE PLANS WORK

To qualify for Short Term Disability (STD) and Long Term Disability (LTD) benefits, you must meet the plans' definition of *Total Disability or Residual Disability* as defined in the [contract](#). This means:

- For the first thirty (30) months of disability, you are unable to perform the essential functions of your regular occupation and unable to earn more than seventy percent (70%) of your monthly salary; and
- After thirty (30) months of disability, you are unable to perform the essential functions of any occupation for which you are or may reasonably become qualified based on your education, training or experience, and you are unable to earn more than sixty (60%) of your monthly salary.

Plan	Waiting Period	Maximum Benefit Period
Short Term Disability, benefits equal 60% of monthly pre-disability salary.	The longer of: <ul style="list-style-type: none"> • 30 continuous days of Total Disability, or • 30 continuous days of Residual Disability, or • The expiration of all accrued sick leave earned at the date of Disability 	26 continuous weeks following the date of Total Disability or Residual Disability, as defined by Principal Life Insurance Company, less the Waiting Period
Long Term Disability, benefits equal 60% of your pre-disability monthly salary. Maximum benefit: \$4,000 per month.	The longer of: <ul style="list-style-type: none"> • 26 continuous weeks of Total Disability or Residual Disability, or • The exhaustion of all sick leave earned as of the date of Total disability or Residual Disability 	For each employee who becomes Totally Disabled or Residually Disabled (as defined by Principal Life Insurance Company) prior to age 70, benefits payable until the attainment of age 70: <ul style="list-style-type: none"> • For each employee who becomes Totally Disabled or Residually Disabled between the ages of 70 and 75, benefits are payable until the earlier of: <ul style="list-style-type: none"> ▪ Recovery; or ▪ Twelve (12) months of benefit payments under this contract. • For each employee who becomes Totally Disabled at age 75 or older, benefits are payable until the earlier of: <ul style="list-style-type: none"> ▪ Recovery; or ▪ Six (6) months of benefit payments under this contract.